

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Alexandria Division

**In re:**

**Case Number** 16-10237-BFK  
**Chapter** 11

Mary Lou Zimmerman

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS  
CONCERNING ISSUANCE OF DISCHARGE**

The Debtor(s) has filed a Motion For Entry Of An Order Granting A Discharge. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

**TO THE DEBTOR(S):**

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1141(d)(5). A copy of this form may be obtained from the Clerk's Office or from the Bankruptcy Forms button on the Court's Internet web site at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

**TO CREDITORS:**

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, \$146,450 if the case was filed on or after April 1, 2010, \$155,675 if the case was filed on or after April 1, 2013, or \$160,375 if the case was filed on or after April 1, 2016, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: September 27, 2017

William C. Redden , Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Mary Lou Zimmerman  
 Debtor

Case No. 16-10237-BFK  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: ryanmj  
 Form ID: ntcdbcr

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db  
 13214172 ++Mary Lou Zimmerman, 1820 Fonthill Court, Mc Lean, VA 22102-4788  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
 13214173 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
 13214175 #+Lester Zimmerman, 935 Mackall Ave, Mc Lean, VA 22101-1617  
 13391492 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13214177 +PNC Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433  
 13214179 SLS, PO Box 636005, Littleton, CO 80163-6005  
 13214178 Samuel I White PC, 5040 Corporate Woods Dr, Virginia Beach, VA 23462-4377  
 13214180 +US Bank, N.A., Trustee, 425 Walnut St, Cincinnati, OH 45202-3989

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13370021 +E-mail/Text: bncmail@w-legal.com Sep 28 2017 01:59:43 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13214174 +E-mail/Text: cio.bncmail@irs.gov Sep 28 2017 01:59:15 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 13214176 +E-mail/Text: bnc@nordstrom.com Sep 28 2017 01:59:11 Nordstrom Bank, PO Box 13589,  
 Scottsdale, AZ 85267-3589

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr SPECIALIZED LOAN SERVICING LLC AS SERVICER FOR E\*T  
 cr U.S. Bank National Association, as Trustee Banc of

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Brandon R. Jordan on behalf of Creditor U.S. Bank National Association, as Trustee Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-4 bjordan@siwpc.com, dsasser@siwpc.com; drubin@siwpc.com; ewhite@siwpc.com; klane@siwpc.com; jmuncy@siwpc.com; mfreeman@siwpc.com; npatel@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; siwpc@ecf.courtdrive.com  
 Daniel M. Press on behalf of Debtor Mary Lou Zimmerman dpress@chung-press.com, pressdm@gmail.com  
 Jack Frankel on behalf of U.S. Trustee Judy A. Robbins jack.i.frankel@usdoj.gov, USTPRegion04.ax.ecf@usdoj.gov  
 Johnie Rush Muncy on behalf of Creditor SPECIALIZED LOAN SERVICING LLC AS SERVICER FOR E\*TRADE BANK jmuncy@siwpc.com, dsasser@siwpc.com; drubin@siwpc.com; bjordan@siwpc.com; klane@siwpc.com; ewhite@siwpc.com; mfreeman@siwpc.com; npatel@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; siwpc@ecf.courtdrive.com

District/off: 0422-9

User: ryanmj  
Form ID: ntcdbcr

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Johnie Rush Muncy on behalf of Creditor U.S. Bank National Association, as Trustee Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-4 jmuncy@siwpc.com, dsasser@siwpc.com;drubin@siwpc.com;bjordan@siwpc.com;klane@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com;npatel@siwpc.com/ecfval@siwpc.com/ecfva2@siwpc.com/ecfva3@siwpc.com;siwpc@ecf.courtdrive.com

Judy A. Robbins ustpregion04.ax.ecf@usdoj.gov

Nisha Ryan Patel on behalf of Creditor U.S. Bank National Association, as Trustee Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-4 npatel@siwpc.com, dsasser@siwpc.com;jmuncy@siwpc.com;drubin@siwpc.com;bjordan@siwpc.com;klane@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com/ecfval@siwpc.com/ecfva2@siwpc.com/ecfva3@siwpc.com;siwpc@ecf.courtdrive.com

TOTAL: 7